

DECLARATION, POWER OF ATTORNEY, AND PETITION

We,

- (1)    Name:        Brian R. Gephart  
       Address:    11021 South Woodfield Road  
                     South Jordan, Utah 84095  
       Citizenship: United States of America
- (2)    Name:        Paula D. Gephart  
       Address:    11021 South Woodfield Road  
                     South Jordan, Utah 84095  
       Citizenship: United States of America

declare: that our citizenship, residence address, and post office address are as set forth above; that we verily believe we are the original, first, and joint inventors of the subject matter of the invention or discovery entitled **“ELECTRONIC PAYMENT SYSTEM EMPLOYING SELECTIVELY ACTIVATABLE LIMITED-USE ACCOUNT NUMBER”** for which a patent is sought and which is described and claimed in the specification attached hereto; that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to herein; and that we acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

We hereby claim the benefit under Section 120 of Title 35 of the United States Code of the earlier filed pending application, Serial No. 09/205,416, filed December 2, 1998; and, insofar as the subject matter of each of the claims of this application is not disclosed in the earlier filed pending application in the manner provided by the first paragraph of Section 112 of Title 35 of the United States Code, we acknowledge the duty to disclose all information known to be material to patentability, as defined in Section 1.56 of Title 37 of the Code of Federal

Regulations, which became available between the filing date of the earlier filed application and the filing date of this application.

We declare further that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

We hereby appoint as our attorneys and/or patent agents all attorneys and/or patent agents listed under the following Customer Number, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:



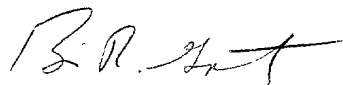
PATENT TRADEMARK OFFICE

All correspondence and telephonic communications should be directed to:

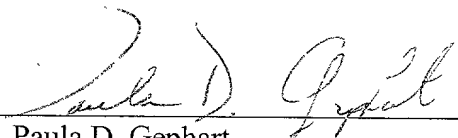
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Wherefore, we pray that Letters Patent be granted to us for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

DATED this 25 day of July, 2001.

Inventor:   
Brian R. Gephart  
11021 South Woodfield Road  
South Jordan, Utah 84095

DATED this 25 day of July, 2001.

Inventor:   
Paula D. Gephart  
11021 South Woodfield Road  
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